



COMMUNITY BANK

P. O. Box 700, Marshall, Missouri 65340
660-886-9621

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DORR
(D.P. Roman)

2005 SEP 29 AM 9 48

September 21, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

As a member of the Board of Directors of Community Bank of Marshall, an independent bank located in Marshall, Missouri, I want to go on record as being opposed to the approval of an application filed by Wal-Mart for an Industrial Loan Company charter. This application has been filed in the state of Utah and is to be under your jurisdiction.

Please take into consideration the harm that will be done to rural banks if Wal-Mart is allowed to enter the banking business and disrupt the banking system as we know it.

It is my belief that Wal-Mart would not only have an unfair advantage due to the sheer volume of business they may do nationwide, but they would be in a position to manipulate the entire local economies of rural communities such as ours.

Sincerely,

Don Julien
2422 Cypress Drive
Marshall MO 65340

P. O. Box 175
Blackburn, MO 65321
660-538-4301

P. O. Box 188
Malta Bend, MO 65339
660-595-2247

P. O. Box 307
Waverly, MO 64096
660-493-2223

P. O. Box 211
Sweet Springs, MO 65351
660-335-2226